

# Don't Know Much About the Affordable Care Act?

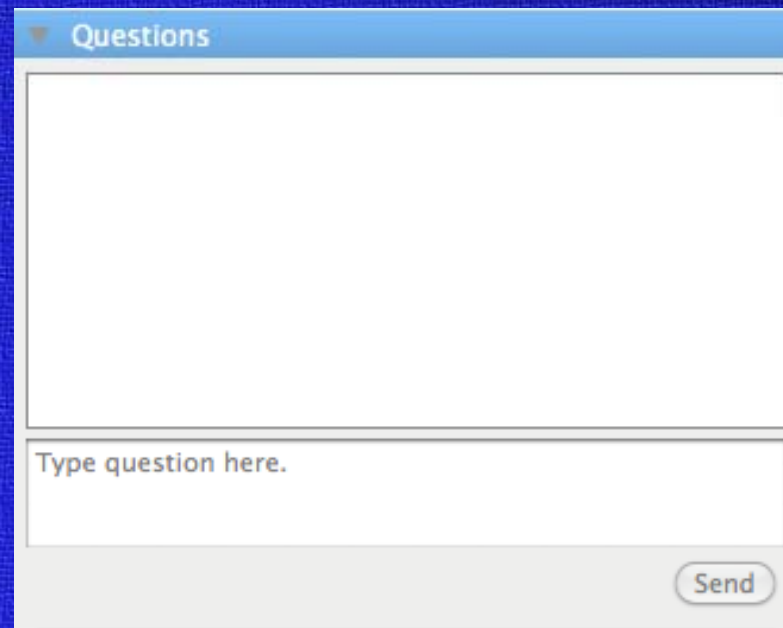
**A Webinar for Women with Disabilities**

**American Association on Health & Disability**

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# Questions



The image shows a web form titled "Questions". It features a large, empty white rectangular area for text input. Below this area is a smaller white rectangular area containing the placeholder text "Type question here.". At the bottom right of the form is a rounded rectangular button labeled "Send".

**To ask a question or make a comment  
please type it in the “Questions” box**

# Acknowledgement of Support

Funding for this activity was made possible in part by the HHS, Office on Women's Health. The views expressed in written materials or publications and by speakers and moderators at HHS-sponsored, do not necessarily reflect the official policies of the Department of Health and Human Services; nor does the mention of trade names, commercial practices, or organizations imply endorsement by the U.S. Government

# Affordable Care Act (ACA)

- Phased-in over time starting September 23, 2010.
- Most features are phased-in by 2014
- Some Medicare features phase in later
  - Closing the donut hole by 2020.
- New plans vs. grandfathered plans.

# ACA Consumer Protection

- Provides coverage to Americans with pre-existing conditions
- Choose the primary care doctor you want from your plan's network and no longer require a referral to see an OB-GYN.
- Keeps most young adults covered on their parent's health plans until they are 26.
- Ends lifetime limits on coverage on most benefits for all new health insurance plans.

# ACA Consumer Protection

- Health plans can no longer limit or deny benefits to children under 19 due to pre-existing conditions.
- Insurers can no longer cancel coverage just because you made an honest mistake on your application for insurance.
- Insurance companies must now publicly justify any unreasonable rate hikes.

# ACA Consumer Protection

- Your premium dollars (80% +) must be spent primarily on health care – not administrative costs.
- Annual limits on your health benefits will be phased out by 2014.
- You can seek emergency care at a hospital outside of your health plan's network.

## Additional Protections

- You may be eligible for recommended preventive health services – some without copayment.
- You now have the right to ask that your plan reconsider its denial of payment. (Appeal)

# Pre-existing Condition Insurance Plans (PCIPs)

- Must be a U.S. citizen or reside here legally
- Must have been denied health insurance because of a pre-existing condition, and
- Must have been uninsured for at least six months
- PCIPs cover
  - primary and specialty care, (including OT, PT, & SLP)
  - hospital care, and
  - prescription drugs.
- To find a PCIP in your state go to [pcip.gov](http://pcip.gov)

# ACA - Medicare Benefits

- **Part D Medicare closes the donut hole by 2020**
  - 2012 - 50% discount on covered brand-name drugs in the donut hole
  - 2013 – You pay 47.5% for brand-names and 79% for generics.
- **Your cost of prescriptions decreases until**
  - 2020 when you pay 25% for brand-names and 25% for generics

# ACA - Medicare Benefits\*

Medicare covers a Yearly Wellness Visit with preventive services (Part B coverage):

- Bone mass measurement
- Cervical cancer screening, Pap smears & pelvic exams
- Cholesterol and other cardiovascular screenings
- Colorectal cancer screening (except for barium enemas)
- Diabetes screening
- Flu shot, pneumonia shot, and the hepatitis B shot
- HIV screening for people at  risk or who ask for the test
- Mammograms
- Medical nutrition therapy to help people manage diabetes or kidney disease
- Prostate cancer screening (except digital rectal examinations)
- (Check with your Medicare Advantage Plan to see if these are free services)

## ACA - Medicare Benefits

Medicare covers smoking cessation counseling as a covered service. Medicare Part D will cover smoking cessation agents, barbiturates “used in the treatment of epilepsy, cancer, or a chronic mental health disorder” and benzodiazepines. (January 1, 2013)

# Reducing Health Disparities

**ACA reduces health disparities for women with disabilities through:**

- Coverage of preventive services without cost sharing requirements**
- Developing standards for accessible medical equipment**
- Training health care workers to treat people with disabilities and in a culturally competent manner**
- Improving public health data collection for people with disabilities**
- Improving care coordination for people with chronic conditions**
- Anti-discrimination provisions**

# Preventive Services for All Adults

- Of these services, the following apply to women:
  - Adult immunization vaccines
  - Screenings for blood pressure, cholesterol (depending on age and risk), depression, type 2 diabetes (for those with high blood pressure) diet counseling (for those at risk of chronic conditions)
  - For high risk adults: HIV screening, syphilis screening, and sexually transmitted infection (STI) prevention counseling

# Preventive Services for All Adults

- Screening and counseling for:
  - Alcohol misuse
  - Obesity screening
  - Tobacco use screening for all adults and counseling for users
  - Colorectal cancer for adults over 50
- Aspirin use for men & women of certain ages

# Preventive Services for Women

- There are 22 preventive services specifically covered for women. These include:
  - Screenings for pregnant women for anemia, urinary tract and other infections, Hepatitis B, Rh Incompatibility, and tobacco use and tobacco counseling; and folic acid supplements for pregnant women
  - Mammograms every 1-2 yrs for women over 40, BRCA counseling about genetic testing and breast cancer chemoprevention counseling for high risk women, and osteoporosis screening for women over 60 depending on risk factors

# Preventive Services for Women

- Screenings for
  - Cervical cancer for all sexually active women
  - Chlamydia Infection for younger women and other women at higher risk
  - Gonorrhea for all women at higher risk
  - Syphilis for all pregnant women or other women at increased risk
- 8 of the 22 preventive services for women were added August 1, 2012

# **New Preventive Services for Women**

- **These are based on recommendations from the Institute of Medicine and are covered with No cost-sharing:**
  - 1. Well-woman visits: an annual well-woman preventive care visit for adult women to obtain the recommended preventive services.**
  - 2. Gestational diabetes screening: This screening is for women 24 to 28 weeks pregnant, and those at high risk of developing gestational diabetes.**

# Preventive Services for Women

3. HPV DNA testing: Women who are 30 or older will have access to high-risk human papillomavirus (HPV) DNA testing every three years. Early screening, detection, and treatment have been shown to help reduce the prevalence of cervical cancer.

4. STI counseling for Sexually Active Women: access to annual counseling on sexually transmitted infections (STIs).

5. HIV screening and counseling: Sexually-active women will have access to annual counseling on HIV.

# Preventive Services for Women

**6. Contraception and contraceptive counseling: Women will have access to all FDA-approved contraceptive methods, sterilization procedures, and patient education & counseling. These recommendations do not include abortifacient drugs.**

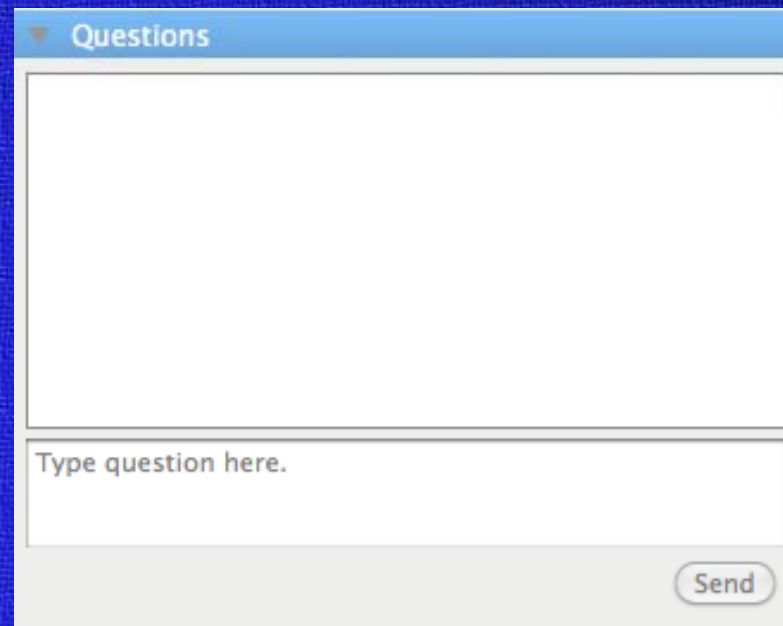
**7. Breastfeeding support, supplies, and counseling: Pregnant and postpartum women will have access to comprehensive lactation support and counseling from trained providers, as well as breastfeeding equipment.**

**8. Interpersonal and domestic violence screening and counseling: Screening and counseling for interpersonal and domestic violence should be provided for all adolescent and adult women.**

# Preventive Services for Children

- **There are 27 Covered Preventive Services for Children, which include:**
  - Immunizations for influenza, meningitis, tetanus, HPV, hepatitis A & B, measles, mumps, rubella, & varicella
  - Behavioral and developmental assessments,
  - Iron and fluoride supplements,
  - Oral health risk assessment for young children and hearing and other screenings for newborns.
  - Screenings for autism, vision impairment, lipid disorders, tuberculosis, lead exposure, obesity (includes counseling), and certain genetic diseases
  - Screening of adolescents for depression, HIV and sexually transmitted infections, cervical dysplasia (if sexually active), and alcohol and drug use.

# Questions



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Type question here.

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# For More Information

- This webinars Recording, PDF and Transcription will be available by visiting

**[www.spinalcord.org](http://www.spinalcord.org)**

and clicking on Webinar Archive

# Web References & Resources\*

- <http://www.healthcare.gov/law/timeline/index.html>
- <http://www.healthreform.gov/about/grandfathering.html>
- <http://www.healthcare.gov/law/features/rights/bill-of-rights/index.html>
- <http://www.healthcare.gov/law/features/rights/doctor-choice/index.html>
- <http://www.healthcare.gov/law/features/costs/value-for-premium/index.html>

\*In order used as a reference above

# Web References & Resources

- <http://www.healthcare.gov/law/features/costs/limits/index.html>
- <http://www.healthcare.gov/law/features/rights/doctor-choice/index.html>
- <http://www.healthcare.gov/law/features/rights/preventive-care/index.html>
- <http://www.healthcare.gov/law/features/choices/pre-existing-condition-insurance-plan/index.html>
- <http://www.healthcare.gov/law/features/65-older/drug-discounts/index.html>

# Web References & Resources

- <http://www.healthcare.gov/law/features/65-older/medicare-preventive-services/index.html>
- <http://www.medicare.gov/%28S%28541pbh45lvkqjp45eavio445%29%29/navigation/manage-your-health/preventive-services/preventive-service-overview.aspx>
- <https://www.federalregister.gov/articles/2012/04/12/2012-8071/medicare-program-changes-to-the-medicare-advantage-and-the-medicare-prescription-drug-benefit>

# Web References & Resources

- <http://www.healthcare.gov/news/factsheets/2010/11/affordable-care-act-americans-disabilities.html>
- <http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html#CoveredPreventiveServicesforAdults>
- <http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html#CoveredPreventiveServicesforAdults>

# Web References & Resources

- <http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html#CoveredPreventiveServicesforWomenIncludingPregnantWomen>
- <http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html#CoveredPreventiveServicesforWomenIncludingPregnantWomen>
- <http://www.healthcare.gov/news/factsheets/2011/08/womensprevention08012011a.html>

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- <http://www.healthcare.gov/news/factsheets/2011/08/womensprevention08012011a.html>
- <http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html#CoveredPreventiveServicesforChildren>